

Social Security Administration Retirement, Survivors and Disability Insurance

Notice of Award

Office of Central Operations
1500 Woodlawn Drive
Baltimore, Maryland 21241-1500
Date: August 21, 2004
Claim Number: 195-42-8879HA

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CHARLES D WILSON
1990 RIDGWAY JOHNSONBG
RD
RIDGWAY, PA 15853-7434

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You are entitled to monthly disability benefits beginning November 2003.

The Date You Became Disabled

We found that you became disabled under our rules on May 3, 2003.

However, you have to be disabled for 5 full calendar months in a row before you can be entitled to benefits. For these reasons, your first month of entitlement to benefits is November 2003.

What We Will Pay And When

- You will receive \$15,553.00 around August 27, 2004.
- This is the money you are due for November 2003 through July 2004.
- Your next payment of \$1,732.00, which is for August 2004, will be received on or about the fourth Wednesday of September 2004.
- After that you will receive \$1,732.00 on or about the fourth Wednesday of each month.
- These and any future payments will go to the financial institution you selected. Please let us know if you change your mailing address, so we can send you letters directly.

The day we make payments on this record is based on your date of birth.

Enclosure(s):
Pub 05-10018
Pub 05-10153

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Your Benefits

The following chart shows your benefit amount(s) before any deductions or rounding. The amount you actually receive(s) may differ from your full benefit amount. When we figure how much to pay you, we must deduct certain amounts, such as Medicare premiums. We must also round down to the nearest dollar.

Beginning Date	Benefit Amount	Reason
November 2003	\$1,698.30	Entitlement began
December 2003	\$1,733.90	Cost-of-living adjustment

Other Disability Payments Affect Benefits

We have to consider workers' compensation and/or public disability payments when we figure a Social Security benefit. The following will explain how these payments affect Social Security benefits. For more information, please read the enclosed pamphlet, "How Workers' Compensation and Other Disability Payments May Affect Your Social Security Benefit."

The pamphlet explains how we reduce your Social Security disability checks if the money which you would receive from Social Security and workers' compensation payments adds up to more than 80 percent of your monthly average current earnings. We found that 80 percent of your average current earnings is \$3,760.00.

We have to take into account your workers' compensation payment of \$2,062.70 when we figure your Social Security benefits. Because you receive this payment, we are reducing the benefits you are due.

We are reducing your monthly Social Security checks beginning November 2003, which is the first month when you were entitled to both Social Security disability benefits and workers' compensation payments.

Your benefit will be \$1,697.30 beginning November 2003.

Your benefits were increased beginning December 2003. This increase was not reduced because of workers' compensation payments.

If you had any medical, legal, or other related expenses connected with your claim for workers' compensation payments, you should bring us proof that you paid these expenses. We can exclude these expenses, within the limits set by law, when we figure how much to take out of your Social Security benefits.

Other Social Security Benefits

The benefit described in this letter is the only one you can receive from Social Security. If you think that you might qualify for another kind of Social Security benefit in the future, you will have to file another application.